GROWING FOR GOD'S GLORY

SAINT JAMES AFRICAN METHODIST EPISCOPAL CHURCH

2000 ANNUAL REPORT

Growing for God's Glory

Vision Statement

To grow fully mature Christians through Spirituality, Education, Stewardship and Service

Mission Statement

As the redeemed people of God called church, our mission is to grow fully mature followers for our Lord and Savior Jesus Christ. We believe that full growth and maturity includes the Lordship of Jesus Christ over our time, talents, tithes and offerings

St. James AME Church

588 Dr. Martin Luther King Blvd.
Newark, New Jersey 07102

Media Ministry

Radio Broadcast - WNSW AM 1430
Sunday 6:00 pm - 6:30 pm

Radio Broadcast - (Barbados, Eastern Caribbean)
Starcom 790 AM Sunday 4:00 - 4:30 PM

Web Site Address: www.stjamesame.org

E-Mail Address: stjamesamechurch.office@att.net

William D. Watley Ministries

Web Site Address: www.williamdwatley.com

Office: (973) 622-1344 Fax: (973) 622-6912

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2000 Annual Report

Design: SwintonStudio.com

Photography: Jimmy Richardson/John Judson

Senior Pastor's Message

WE PRESS ON!

As we reflect on all that God in Christ through the Holy Spirit accomplished during the past year we continue to be humbled and grateful for all that God is able to do with human work and faithful witness. We celebrate new dimensions of spirituality reached in worship as well as in the lives of our individual members. We celebrate the new interest, new life, dramatically increased attendance and new growth birthed through our Bible Studies. We celebrate the 418 new souls that were added to the kingdom and the membership of St. James this year. We celebrate over $2,000,000 given in tithes and offerings. We celebrate the witness of so many of our members that tithing really works and that if one is faithful to the tithe God really does send the overflow. We celebrate the increased enrollment at St. James Preparatory School. We celebrate the expansion of the St. James Christian Learning Center. We celebrate additional medical services offered at the St. James Center for Family Life. We celebrate increased efficiency and effectiveness in the internal daily, business operations of our church. We celebrate growth in music and dance. We celebrate the increasing quality of care to the sick and those in sorrow. We celebrate growth in the youth church as well as other aspects of youth ministry. We celebrate the After School Program, which provides quality homework assistance for young people when the school day is complete. We celebrate the continuing commitment of this church to the lost, the looked over and the left out. We celebrate the proposals that have been funded and the new support that has been attracted to this church's vision of ministry to the total person. However, like the Apostle Paul we realize that we have not yet reached our zenith in growth in grace, in prayer or in preaching, in praise or in power, in music or in ministry, in dance or in deliverance, in service or in salvation. We still have a long way to go to reach God's vision for us. Thus while we give thanks for past accomplishments, we also press on. We press on because there are still countless souls to be saved. We press on because there are still hungry mouths to be fed and unseen hurts to be healed. We press on because there are still minds old and young that need a quality, technologically adept faith based education. We press on because there are new places to reach in the Holy Spirit. We press on because there are greater victories to be achieved.

We are grateful to family, the staff, all of the members, other supporters of this ministry, and those who have called out our names to the Lord. Together, we press on as we continue to **"Grow for God's Glory."**

Rev. William D. Watley, Ph.D.

"Not that I have already obtained this or have already reached the goal; but I press on to make it my own, because Christ Jesus has made me his own. Beloved, I do not consider that I have made it my own; but this one thing I do: forgetting what lies behind and straining forward to what lies ahead, I press on toward the goal for the prize of the heavenly call of God in Christ Jesus."

Philippians 3: 12-14, NRSV

Executive Minister

"Growing for God's Glory through Education"

Rev. Raquel A. St. Clair
Executive Minister, St. James Christian Learning Center

In our efforts to grow for God's glory in the year 2000, St. James worked diligently to provide opportunities for our congregation and community to hear the Word proclaimed and taught. Following the model of the early Church, we strove to lay a solid foundation of preaching and teaching for the salvation and maturation of God's people. To this end, the St. James Christian Learning Center (CLC) was created. The CLC is an innovative, adult learning institution housed in the state-of-the-art St. James Preparatory School building. The CLC offers classes and courses of study for those (both members and non-members) who wish to more effectively interpret and apply the Word, learn of our Christian heritage and its implication for Christian living and develop sound financial principles based on the tithe and faithful management of the remaining 90%. Students enrolled in classes also have the opportunity to build their personal libraries, as each class has required texts and readings. The CLC offers courses of study that lead to the following certificates: Christian Studies, Evangelist, Teacher, Christian Ministry, New Testament Greek and Biblical Hebrew. The CLC began with the Spring 2000 Session in February with 48 students. The CLC offered two classes: Intro. to Christian Theology: What Christians Believe and Intro. to Christian Money Management. The theology class studied the basic doctrines of our faith recognizing that the best way to identify a counterfeit is by knowing the real thing. The Money Management class examined topics such as tithing, goal setting, budgeting, debt reduction and wealth accumulation. The class ended with a trip to the New York Stock Exchange. The CLC looks forward to increasing the student body, course offerings and faculty and adding a Summer Session in the upcoming year. In addition to the CLC, we began assessing the needs and schedule of the congregation to hold Bible Study classes at the most optimum times.

from left: Rev. William D. Watley, Rev. Raquel St. Clair, Allen Cooper, Karl Smith and Rev. James Deas

Christian Learning Center

In September, we kicked off our new Bible Study schedule and instructors offering the Women's, Men's, Youth and Pastor's Bible Study weekly. Parents who participate in the Pastor's Bible Study have the convenience of sending their children to the Youth Bible Study that is taught simultaneously. Women's Bible Study precedes the Pastor's Bible Study and the Men's Bible Study remains on Saturday. Attendance to the Bible Studies has more than doubled, averaging over 250 people in one our Bible Studies each week. Not only do the Bible Studies provide an opportunity for growth of the general membership, they also provide training for members of our pulpit staff and those with teaching ministries. We thank God for the preaching and the teaching ministries of His Church.

"The beginning of wisdom is this: Get wisdom, and whatever else you get, get insight."

Proverbs 4:7

Pastoral Care

"Love is patient; love is kind. It bears all things, believes all things, hopes all things, endures all things. Love never ends."

I Corinthians 13:4, 7-8

Pastoral Care in the African American tradition is done with the greatest amount of love and concern particularly regarding issues that strongly effect and affect our community. Issues such as health, socio-economics, family structure and dynamics, spiritual values and morals, domestic violence, stereotypes, sexuality, issues of gender, self-esteem and more are prayerfully addressed. Our objective is to uplift and encourage the congregation to move beyond their circumstances by embracing and receiving God's helping hand.

- Sick and Shut-in Visitation and communing reached 80-90 members monthly in hospitals, private residences, nursing homes and other hospice facilities. Assisting Rev. Rushdan is Rev. Thomasena Woodward, Rev. Mary Ellen Lake, Bro. Garvey Ince, Bro. Robert Kent, Sis. Andrea Walker, Grace Thomas, Darrell Pope and Jean Graham.
- The Reach Out and Touch Ministry uses technology as a means of staying in touch with the membership. Prayers, scriptures and words of encouragement are transmitted electronically to each member of the church. This ministry is monitored by Rev. Jean Bonds.
- HIV/AIDS Ministry led by Gloria Burton had a successful year in 2000, which included hosting The Balm in Gilead HIV/AIDS Awareness Conference and the Annual Teens Awareness Conference.
- Prison Ministry members regularly conduct bible study to youths in the Essex County Youth Detention Center and annually host the Angel Tree Christmas Party for the children and families of prison inmates. Daphne Gaters is the Lay Leader of this ministry.
- The Single Parent Ministry continues to foster and promote a sense of wellness and being to single parent families through insightful bible study and open floor discussions on tithing, dating, divorce, anger, time management, child rearing, and other relevant topics. Rev. Rushdan is the facilitator.

Other Ministries and duties under the umbrella of Pastoral Care include The Greeters Ministry directed by Jean Graham, the Nurses Unit (currently under the direction of Rev. Rushdan and Rev. Ellen Warren) and the Grief and Bereavement Ministry led by Rev. Rushdan. The coordination of funerals and baptisms are pastoral care responsibilities.

Rev. Teresa L. Rushdan
Minister of Pastoral Care

ADMINISTRATION

Delores E. Johnson
Church Administrator

The Administrative Staff has its pulse on the daily operation of the church and embraces the fast pace of a growing church whose doors are open seven days a week. Our mission is to wholeheartedly support the church's vision and mission through continuous improvement of daily operations to meet the needs of a growing congregation and by helping to create a user-friendly church. Delores Johnson, the Church Administrator who leads the Administrative Staff, also handles the business affairs of the church and serves as the liaison for all of the church's subsidiaries.

Rev. Ingrid Gales
Executive Assistant

Mia Richardson
Administrative Assistant

Kim Irby
Data Management Specialist

Grace Thomas
Office Assistant

Year 2000 Highlights

- St. James was a recipient of the State of New Jersey Historic Preservation Award for the completion of phase I of the church restoration
- Successful collaboration with the New York/New Jersey Social Justice Alliance to become a Community Based Partner in launching the Brownfields Environmental Training Project at the St. James Blake House
- Continued expansion of our computer network and access to the latest technology
- Upgrades to the facility to accommodate a computer lab, copy center, ministerial staff lounge and expansion of space for the after school program
- Improvements to the employee's benefits package to offer 403b retirement benefits
- We thank God for the privilege of serving him and his people. We are Growing for God's Glory!

"Therefore, my beloved, be steadfast, immovable, always excelling in the work of the Lord, because you know that in the Lord your labor is not in vain"

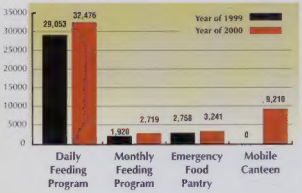
I Corinthians 15:58 NRSV

Social Services Corporation...

Growing for God's Glory in the 21st Century

St. James Social Services, the umbrella organization for the social outreach programs of St. James A.M. E. Church found the year 2000 to be one of tremendous growth and major accomplishments, which included a 50 percent increase in grants and donations. With the overall objective of supporting the family unit, St. James Social Services stands on its reputation of being a leading social service agency in the city of Newark and throughout the state of New Jersey.

St. James Social Outreach Programs, housed in the historic Blake House mansion under the direction of John W. Butler and staffed by dedicated volunteers, operate Monday through Friday, Sunday and on the third Saturday of each month. The congregation supports these programs, as do strong partnerships with the Community FoodBank of New Jersey, IDT and Jersey Cares.



In the year 2000 more than 24 tons of food, which equates to 63,029 meals were distributed to 51,207 women, men and children. Through the clothing distribution, several thousand items which included 600 winter coats were provided to more than 3400 people. During the Thanksgiving and Christmas holidays, 1750 people received food baskets and 1500 toys were distributed to children. The holiday distribution is coordinated by the St. James Women's Missionary Society through the referral services 975 people were referred to shelters or other social service agencies and 379 people with substance abuse problems to the Center for Family Life.

The St. James Intergenerational After School Program provides a safe, nurturing learning environment for children ages 5 - 14 years of age during the after school hours. With educational excellence and cultural awareness being its focus, an average of 40 - 45 children participated in the program. A new eighteen terminal computer laboratory brings added value to the program.

St. James Safe Haven Summer Camp under the directorship of Rev. Deborah Richardson, has a goal of providing a safe, fun filled, educational, and culturally enriched environment during the summer months for youth ages 5 through 14. During the summer of 2000, the camp expanded to host 110 children and was housed in St. James Preparatory School.

St. James Center for Family Life, a comprehensive free health-care clinic is located in the St. James Family Development Center. Headed by Nurse Luretha M. Stribling, the center is open weekdays and since its inception has served more than 2600 patients. Under the auspices of St. Barnabas Healthcare System, the center has received major funding from the Healthcare Foundation of New Jersey and the Robert Wood Johnson Foundation.

The Brownfields Environmental Worker's Training Program is a partnership with the newly formed New Jersey/New York Environmental Worker Training Consortium. Housed in the Blake House the program provides training in the construction trades. The initial class has 30 men and women participants.

St. James Social Services Corporation acknowledges with gratitude the following major financial supporters and in-kind donors (2000 -2001): Victoria Foundation; First Union Foundation; United Way; Fleet Bank; Summit Bank; Black United Fund; Bonner Foundation; Rutgers University; Kids Corporation; Shoprite and the Regional Business Partnership.

St. James Social Services Corporation growing for God's glory through service to others.

Vesta M. G
Administrator

John Wm. Butler II
Director Social O

Mildred Sif
Administrative

St. James Preparatory School

A Christian Academy of Excellence

Dr. Jacqueline Reeves, Ed.D.
Head Lower School

John Winegate
Dean Upper School

Do not be conformed to this world, but be transformed by the renewing of your minds, so that you may discern what is the will of God - what is good and acceptable and perfect.

Romans 12:2 NRSV

To enable young people to meet the challenges of today and in the future, Saint James Preparatory School takes great pride in the quality of education its students are receiving. Located in the urban community of Newark, NJ, the school is a private preparatory school positioned in the higher educational stratum of the local community and state colleges.

It is housed in a 10.5 million dollar high-tech facility ensuring its motto of "excellence". Saint James Preparatory School has the reputation of being one of America's most "wired" schools.

The curriculum for grade 7 through 12 is in accordance with New Jersey Core Curriculum Standards and allows technology to become infused throughout the content subject areas, and students have Internet and extensive research access.

Saint James Prep is in partnership with Rutgers University, New Jersey Institute of Technology and St. Benedict's Prep School, which offers additional education and physical education components for Prep School students to experience and enjoy.

The Prep School maintains a low student-faculty ratio and small class sizes. In addition, SJP is a member of the Association of Christian Schools International, which enables them to have fellowships with other Christian schools.

SAINT JAMES PREPARATORY SCHOOL
HOLY BIBLE
EST. 1998
A CHRISTIAN ACADEMY

St. James Preparatory School: A Christian Academy of Excellence is faith- based, being grounded and committed to the biblical teachings of God's Word. Christian values are practiced and applied to daily living.

The Prep School is reaping a harvest of growth for the glory of God; today we have the largest student body in the history of our school. Using a full range of communication as well as business technology, St. James Prep School students will continue to excel, meet and pursue every challenge in this 21st century, becoming its most talented leaders.

Commission on Youth Ministries

The Commission on Youth Ministries praise God for another year spent ministering, empowering, educating and enhancing the lives of children, teens and young adults in the name of our Lord and savior Jesus Christ. Over the past year the Commission on Youth Ministries has worked prayerfully and diligently to design and enhance ministries that give youth an opportunity to establish a relationship with Jesus and have freedom, understanding and knowledge in serving a risen Christ.

At St. James, the youth are invited to celebrate and worship God in a way that is appealing to their generation and promotes healthy spiritual growth. The St. James Youth Church is especially designed to minister to the needs of young people ages 2 – 18. Not only does salvation of young people take place weekly, more than half of the youth members are tithers who bring tithes and offerings unto the Lord. A major highlight of the year was the celebration of the first anniversary of the Youth Church on October 1, 2000.

To God Be The Glory For Great Things He Has Done!

Other Highlights

May 5, 2000 - First annual Conflict Resolution Conference which allowed more than 100 teenagers to express themselves and find helpful solutions to gang violence and abusive relationships. Other topics of discussion included the Hip-Hop culture and parental relationships.

October 31, 2000 - St. James Youth Ministries hosted over 400 young people from the local area at our annual Community Safe Haven Party.

January 6, 2001 - More than 100 young people were consecrated for service in the Youth Church. They dedicated their lives to the service of the church as Junior Stewards and Trustees, Junior Stewardesses, Junior Ushers and Acolytes. The altar-ware, communion sets, paraments and other items of worship were also consecrated.

"And said to him, do you hear what these are saying?" Jesus said to them, "Yes; have you never read, out of the mouths of infants and nursing babies you have prepared praise for yourself?"

Matthew 21:16 NRSV

Rev. Natasha Johnson
Minister of Youth

Marian Walsey
Youth Commission

St. James at Worship

St. James Year in Review

from left Rev. William D. Watley, Bishop Donald Hilliard, Rev. Deforest Soaires and Rev. Reginald Jackson

NJ Historic Preservation Award

Rev. William D. Watley and William Johnston, President and Chief Operating Officer of the New York Stock Exchange

Rev. & Mrs. Watley

from left, Kwesi Mfume, Rev. William D. Watley and Sen. Jon Corzine

WOMEN'S MINISTRY

"God, the Lord, is my strength; he makes my feet like the feet of a deer and makes me tread upon the heights."

Habakkuk 3:19

Rev. Rachel A. St. Clair

Muriel Wesley

"Leaping to Higher Ground"

The Women's Ministry ushered in the year 2000 under the direction of the Executive Minister with the guidance of our First Lady Mrs. Muriel A. Watley and three General Chairpersons, Gwendolyn Garretson, Mary Murphy and Wonder Henderson, who served as the co-leaders for the Women's Ministry, Coordinating Committee and the Women's Retreat. The highlights of the year included "Midnight Madness" an all-night prayer, praise and worship service and our annual Women's Retreat.

The women worked together under the theme "Leaping to Higher Ground". Our goal was to climb to higher heights in our relationship with God and each other. In order to foster a sense of sisterhood and truly reach our goal, we recognized that we needed to be free of the weights and shackles that kept us on our ground and hindered our leaping. Under the direction of the Holy Spirit, Sis. Cindy Carr and Sis. Demetra Edwards spearheaded an all-night prayer session. Based on Paul and Silas' prison release after praying and praising God at midnight, "Midnight Madness" was born. Over 100 people convened in the sanctuary from 9 PM until 6 AM where we prayed, prayers of intercession, worshiped the Lord in song with the Praise Team, were led in

Dance by the Dance Ministry and received the Word "Do You Want to Be Free?" by Rev. St. Clair.

On November 9-11, we held our 4th annual Women's Retreat. We gathered together for

workshops on Witnessing, Gaining and Maintaining a Good, Spirit and Weapons for Spiritual Warfare. We were blessed to have Dr. Millicent Hunter Thompson and Dr. Ann Lightner-Fuller as our workshop facilitators and preachers and Sis. Imani Wechers powerful dramatic presentation "Shattered Silhouettes" as part of our retreat. Worship was blessed by the anointed participation of our Praise Team and Dance Ministry. The presence of God was truly in our midst! On November 12th we journeyed back to St. James for our closing services in which Dr. Elaine Flake was our dynamic preacher.

Indeed we have leaped to higher ground and for this we are truly thankful!

Men's Ministry

The year 2000 not only marked the turn of a new century but the growth of the men's fellowship at the St James A M E Church We have witnessed the spiritual, numerical and financial growth of the men of St James as they seek a spiritual walk with the Lord

Under the leadership of our Pastor Rev Dr William D Watley, between fifty and seventy five men met every Saturday morning for a spiritual walk through the book of Revelation Here the seeds for spiritual growth has been planted and cultivated as we prepare ourselves for the growth and the ministries which we believe God is preparing both this church and the surrounding communities

The Christian Men's Network under the leadership of Ike Thomas provided the social educational and political interaction for these men of faith The Network is a collaboration of men from other churches in the community, such as New Hope, and Metropolitan Baptist Churches In addition to worshipping together, the Christian Men's Network has been instrumental in bringing seminars and workshops on finance taxes healthcare investments and law

We look forward with expectation as the men of St James AME Church prepare themselves for the work to which God is calling them

Garvey Ince
Men's Ministry Coordinator

Ike Thomas
Men's Ministry

Dance Ministry

The year 2000 has been a year of growth and restoration for St James Dance Ministry Susan Green serves as the director of the Dance Ministry and under God's anointing and her leadership, St James Dance Ministry has grown to more than 70 members The dancers are organized in four troupes - Adult Women The Armor Bearers for Christ, Instruments of Praise and Children The founding troupe, the Adult Women, has grown spiritually and physically maturing in their gifts and who they are in Christ The Armor Bearers for Christ is a group of men and boys, coordinated by Darrel Pope, who praise God as David did The men serve as positive role models for the younger boys The Instruments of Praise, coordinated by Deborah Terry, allows people with limited movement to praise God through dance in spite of their physical limitations The Children's division, under the leadership of Jackie Sims has grown from a group of children who just dance to gospel music, to a group of children who truly minister about God's goodness We praise God for the addition of tap dance to the Dance Ministry Paris Manning leads this new component

This past March over 100 liturgical dancers from New York, New Jersey and Massachusetts attended our liturgical dance workshop, DANCING THROUGH YOUR CIRCUMSTANCE We celebrate this growth and look forward to what God has in store for us!

Susan Green
Director

Praise him with the timbrel and dance ... *Psalm 150:4*

2000 Balance Sheet

ASSETS	St. James AME Church	St. James Preparatory	St. James AME Federal Credit Union	St. James Social Services	St. James Towers	Total All Corporations
Current Assets						
Cash	90,258	551,594	44,337	61,266	32,997	780,452
Investment	151,978		98,487	32,967		283,432
Loans			1,022,459			1,022,459
Prepaid Expenses			5,733		15,135	20,868
Security Deposits		39,356			103,232	142,588
Receivables/Pledges		1,841,342		5,267	135,899	1,982,508
Allowance for Losses			(19,773)		(53,037)	(72,810)
Total Current Assets	**242,236**	**2,432,292**	**1,151,243**	**99,500**	**234,226**	**4,159,497**
Other Assets						
Land & Buildings	2,630,872			10,000,000	6,996,901	19,627,773
Furniture & Fixtures	48,754	382,437	39,563	3,664	271,006	745,424
Improvements	1,588,836		8,289			1,597,125
Restricted Deposits		378,994		367,992	1,102,402	1,849,388
Transportation/Equipment	11,291	117,948			19,005	148,244
Accumulated Depreciation	(350,000)		(40,736)		(3,443,231)	(3,833,967)
Total Other Assets	**3,929,753**	**879,379**	**7,116**	**10,371,656**	**4,946,083**	**20,133,987**
Total Assets	**4,171,989**	**3,311,671**	**1,158,359**	**10,471,156**	**5,180,309**	**24,293,484**

The financial report is prepared internally and is a compilation of data from the financial statements of the operating entities of St. James AME Church and affiliated corporations. Please refer to the audited financial statements of each corporation for financial decisions regarding St. James AME Church and affiliates.

	St. James AME Church	St. James Preparatory	St. James AME Federal Credit Union	St. James Social Services	St. James Towers	Total All Corporations
LIABILITIES						
Current Liabilities						
Taxes Payable	2,294		1,063	3,863	54,523	61,743
Accrued Expenses			1,833	9,983	46,126	57,942
Accounts Payable	85,456	57,665	21,138	5,996	331,513	501,768
Notes Payable	33,207		1,526		335,928	
Prepaid Rent/Security Deposits					114,406	114,406
Current Mortgage	28,000				120,622	148,622
Total Current Liabilities	**148,957**	**57,665**	**25,560**	**19,842**	**1,003,118**	**1,255,142**
Long Term Liabilities						
Mortgage Payable				5,000,000	4,468,730	9,468,730
Parsonage	89,007					89,007
Other Long Term Debt	1,104,058				1,001,781	2,105,839
Total Long Term Liabilities	**1,193,065**	**0**	**0**	**5,000,000**	**5,470,511**	**11,663,576**
Total Liabilities	**1,342,022**	**57,665**	**25,560**	**5,019,842**	**6,473,629**	**12,918,718**
EQUITY						
Net Income	32,978	541,240	15,038	313,405	302,921	1,205,582
Shares			1,046,945			1,046,945
Reserves			15,398	(38,743)	(2,014,770)	(2,038,115)
Retained Earnings			70,456	176,753	422,529	669,738
Fund Balance	2,796,989	2,712,766	(15,038)	4,999,899	(4,000)	10,490,616
Total Equity	**2,829,967**	**3,254,006**	**1,132,799**	**5,451,314**	**(1,293,320)**	**11,374,766**
Total Liabilities & Equity	**4,171,989**	**3,311,671**	**1,158,359**	**10,471,156**	**5,180,309**	**24,293,484**

2000 Income Statements

	St. James AME Church	St. James Preparatory	St. James AME Federal Credit Union	St. James Social Services	St. James Towers	Total All Corporations
INCOME						
Tithes & Offerings	1,578,948					1,578,948
Possible Dream	222,039					222,039
Special Programs	165,751	155,611		184,274		505,636
Education/Tuition	9,333	122,261		66,597		198,191
Other Income	39,327	614,102	107,765	480,166	1,641,800	2,883,160
Investments	1 332	824	6,738		43,102	51,996
Total Income	**2,016,730**	**892,798**	**114,503**	**731,037**	**1,684,902**	**5,439,970**
EXPENSES						
Administrative		7,667		43,587	67,263	118,517
Conference	64,072					64,072
Dividends			22,009			22,009
Loans Collections			6,000			6,000
Interest & Bank Charges	106,038	329	2,722	17,191	72,934	199,214
Insurance	40,813		13,688	21,159	51,893	127,553
Mission & Outreach	216,925					216,925
Other Operating Expenses	166,785	23,811	19,720	41,937	427,899	680,152
Payroll, Taxes, & Benefits"	499,253	239,154	27,039	204,311	260,028	1,229,785
Postage	9,720	639	1,681	167		12,207
Education	7,290			1,664		8,954
Prep. School	353,028					353,028
Professional Services	35,358			16,778	106,972	159,108
Publicity & Promotions	6,620	9,099	3,595	199		19,513
Repair & Maintenance	122,418			63,708	160,779	346,905
Special Events	110,220		747			110,967
Supplies	133,824	21,717	2,264	3,957		161,762
Utilities	111,388	49,142		2,974	234,213	397,717
Total Expenses	**1,983,752**	**351,558**	**99,465**	**417,632**	**1,381,981**	**4,234,388**
Net Income	**32,978**	**541,240**	**15,038**	**313,405**	**302,921**	**1,205,582**

NUMERICAL STATISTICS

1.	**Conversions**	**94**
2.	**Accessions**	**418**
3.	**Baptisms**	
	A. Adults	35
	B. Youth	25
	C. Children	25
	D. Retirees	9
	Total	**94**
4.	**Full Members**	
	A. Adults	2000
	B. Youth	400
	C. Children	600
	D. Retirees	686
	Total	**3,686**
5.	**Registered Voters**	**2800**
6.	**Widow(er) Children under 14**	**—**
7.	**Marriages Performed**	**21**
8.	**Annual Conference Members**	
	A. Lay Delegates	1
	B. Intinerant Elders/ Deacons	12
	C. Local Elders/Deacons	5
	D. Evangelist/Missionary	127
	E. Retired Elders/Deacons	—
	F. Licentiates	12
	G. Supernumerary	—
	Total	**157**
9.	**Lay Organizations**	**1**
	A. Number of Members	66
10.	**Church School Ministry**	
	A. Sunday School	110
	B. Teacher/Officers	16
	Total	**193**
11.	**Enrollment in New Life Ministries**	**110**
12.	**Enrollment in Bible Studies** (General, Men, Women, Youth)	**300**
13.	**Christian Learning Center**	**75**

Episcopal District	First
Presiding Bishop	Donald G. K. Ming
Annual Conference	New Jersey
Presiding Elder District	Newark
Name of Church	St. James AME Church
Pastor's Name	William D. Watley
Address of Church	588 M L King Jr. Blvd
Conference Opening Date	March, 2001
Presiding Elder	Archie Richmond

"Bring the full tithe into the storehouse so that there may be food in my house, and thus put me to the test, says the Lord of hosts; see if I will not open the windows of heaven for you and pour down for you and overflowing blessing."

Malachi 3:10

St. James A.M.E.

Federal Credit Union

St. James A.M.E. Federal Credit Union Enters The New Millennium With New Vision For Membership Growth And Services

Credit Union Officers

Vanessa Alexander
Manager of Operations

Danial A. Bradman
President of Operations

Gavey C. Ince
Chairman of the Board of Directors

BASIC PHILOSOPHY

As a Church or Faith-based Credit Union, we are continually striving to embrace the Credit Union philosophies: Not For Profit, Not For Charity, But For Service; People Helping People, Members Make The Difference, Growth Depends On Strong People Relationships. The bottom line is that the officials and staff of the St. James A.M.E. Federal Credit Union are here to serve its membership with our new vision for growth and innovative services in step with the new millennium.

LOCATION

St. James A.M.E. Federal Credit Union (FCU) is headquartered inside of St. James A.M.E. Church in Newark, NJ with a branch office at Mt. Teman A.M.E. Church in Elizabeth, NJ.

ASSET SIZE

$1,158,359.00

MEMBERSHIP

886 members from St. James A.M.E. and Mt. Teman A.M.E. Church congregations and the St. James Preparatory School.

EMPLOYEES

One full-time and two part-time with a volunteer staff of one full-time and six part-time.

PRODUCTS AND SERVICES

The St. James A.M.E. Federal Credit Union's service includes:

Personal Loans	Regular Shares Accounts
Comaker Loans	Church Organization Accounts
Computer Loans	Prep School Tuition Loans
Direct Deposit	Home and Auto Repair Loans
New Auto Loans	Credit Disability Insurance
Used Auto Loans	Credit Life Insurance
Payroll Deduction	Life Savings Insurance
NADA Auto Guide	Vacation Club Accounts
MVCP Assistance	Holiday Club Account
Share Secured Loans	Special Savings Club Accounts

PRODUCTS AND SERVICES FOR THE NEW MILLENNIUM

Student Loans	Share Drafts/Checking Account
Home Mortgages	Certificates of Deposits
Auto Leasing	Electronic Saving and Loans

ON THE HORIZON

St. James A.M.E. FCU plans to expand its field-of-membership to include sister Churches in the A.M.E. Newark District.

Our Witness and Ministry

Ministerial Staff
Rev. William D. Watley, Ph. D., Senior Pastor
Rev. Edward W. Verner, MD, Senior Staff Associate
Rev. Raquel St. Clair, Executive Minister
Rev. Teresa Rushdan, Minister of Pastoral Care
Rev. Natasha Johnson, Minister of Youth
Rev. Jacqueline Reeves, Ed.D. Dean, St. James Prep School
Rev. Ingrid Gales, Youth Ministry
Rev. Deborah Blanks, Chaplain, Princeton University
Rev. E. Jean Bonds, Electronic Outreach Ministry
Rev. Sheila Pigford, Care Ministry
Rev. Ellen Warren, Youth Ministry
Rev. Zora Hall, Prayer Band Ministry
Rev. Ruth Miller, Prayer Band Ministry
Rev. Thomasena Woodward, Care Ministry
Rev. Mary Ellen Lake, Care Ministry
Rev. Deborah Richardson, Youth Ministry

Licentiates
Bro. Cecil Bonds
Bro. Alonzo Campbell
Sis. Cindy Carr, Media Ministry
Bro. Reginald Clark, Educational Ministry
Sis. Gail Davis, Media Ministry
Bro. Garvey Ince, Men's Ministry
Sis. Debra Johns
Bro. T. J. Martin, Music Ministry
Bro. Charles Maxell, Youth Ministry
Sis. Toriah McClinton, Care Ministry
Sis. Andrea Walker, Care Ministry

Evangelist
Bro. Robert Kent
Sis. Gina Nelson

"The gifts he gave were that some would be apostles, some prophets, some evangelists, some pastors and teachers to equip the work of ministry, for building up the body of Christ."

Ephesians 4:11-12

Steward Board 1
Nellie Butler
Hobart Birdsong
David Chatman
Carole Graves
Josephine Horton
Garvey Ince
Clara Clark-Jenkins
Bernice Johnson
Diane Johnson
Delores Johnson
Carl Peterman
Doris Perry
Dollie Sherrod
Beverly Sigler
Sarah Slaughter
Isaac Thomas, Jr.
Frank Woods

Steward Board 2
Jeanette Davis
Les Devereaux
Troyce Dunson
James Gayles
Vesta M. Godwin
Paulette Guess
Richardean Harris
Callie Hawkins
Louise Jennings
Carl Mickens
Denise Moore
Mary Murphy
Willie Perry
Kevin Richardson
Karen Spencer
James Trawick
Edwina Verner

Trustee Board
George Branch
Charles Brown
John Butler, II
Vivian Carter
Gwendolyn Garretson
Darryl Gayton
Rudolph Graves
Clarence Green
Naomi Huntley
Calvin Jackson
Georgianna Loney
Juanita Moss
Darrell Pope
Samuel Snead, Sr.
Lewis Turner
Gwen Verner-Jarju
Delma Walker
Carolyn Waters
Joseph Yeadon

Junior Stewards
Monisha Black
Victor Brown
Dayvonne Cooper
Maurice Donnell
George Johnson
Monica Johnson
Julie Ladson
Arnita Lee
Tiffany Morant
Desiree Rushdan
Chaz Seay
Crystal Woods

Trustees Emeriti
John Judson
James Brown
Madison Flanagan

Junior Trustees
Keith Bonds
Kyle Bonds
Tania Chance
Wesley Curry
Shanice Jones
Kim Kershaw, Jr.
Selina Kershaw
Larry Lawson
Shanni McNeil
Sheena Robinson
Kevin Young
Jareal Young

Advisors
Darryl Gayton
Bernice Johnson

Schedule of Services

Sunday

7:30 am	Worship Service
9:30 am	Sunday School
10:45 am	Worship Service
11:00 am	Youth Church
6:00 pm	Radio Broadcast
First Sunday	Holy Communion

Wednesday

11:00 am	Community Bible Study
12:00 am	Sweet Hour of Praise
6:30 pm	Women's Bible Study
7:30 pm	Pastor's Bible Study
7:30 pm	Youth Bible Study

Friday

6:30 pm	Youth Fellowship

Saturday

11:00 am *(before 1st Sunday)*	Love Feast
8:00 am	Men's Bible Study
6:00 pm (quarterly)	Mass Baptism